

**Information to identify the case:**

Debtor 1	<b>Edwin F Abreu</b>	Social Security number or ITIN	xxx-xx-9826
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-26492-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin F Abreu  
aka Edwin F Abreu-Fernandez

9/10/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edwin F Abreu  
 Debtor

Case No. 13-26492-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db +Edwin F Abreu, 1116 North 20th Street, Camden, NJ 08105-3756  
 aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 514396267 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504  
 514103854 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360  
 514371547 +Deutsche Bank National Trust Company, as Trustee f, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 514103856 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 514103857 ++FIRST NATIONAL COLLECTION BUREAU, 50 W LIBERTY ST, STE 250, RENO NV 89501-1973 (address filed with court: First National Collection Bureau, 610 Waltham Way, McCarran, NV 89434)  
 514103858 +Gen Path, 481 Edward Ross Drive, Elmwood Park Drive, NJ 07407-3118  
 514103859 Macys, PO Box 18303, Columbus, OH 43218  
 514103860 +Main Street Aquisition Corp, 3100 Route 38 West, Brinley Plaza Building 1, Wall, NJ 07719-9020  
 514172463 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 514103864 Wells Fargo Home Mortgage, PO Box 50306, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514157074 EDI: RESURGENT.COM Sep 11 2018 03:09:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 514103855 EDI: DIRECTV.COM Sep 11 2018 03:08:00 Direct TV, PO Box 11732, Newark, NJ 07101  
 514248193 EDI: BL-CREDIGY.COM Sep 11 2018 03:08:00 Main Street Acquisition Corp., assignee, of HSBC CARD SERVICES (III) INC., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514103861 +EDI: MID8.COM Sep 11 2018 03:09:00 Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 514103862 +E-mail/Text: bankruptcydepartment@tsico.com Sep 10 2018 23:36:26 NCO Financial Services, PO Box 17205, Wilmington, DE 19850-7205  
 514103863 EDI: PRA.COM Sep 11 2018 03:08:00 Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502  
 514386811 EDI: PRA.COM Sep 11 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Heritage Chase, POB 41067, Norfolk VA 23541  
 514374049 +EDI: WFFC.COM Sep 11 2018 03:09:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301, Mountainside, NJ 07092-2315  
 514126302 ##ZUCKER, GOLDBERG & ACKERMAN, LLC, Deutsche Bank National Trust Company, as, 200 Sheffield Street, Suite 101, P.O. Box 1024, Mountainside, NJ 070920024

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Sep 10, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor Deutsche Bank National Trust Company, as  
Trustee for BCAPB LLC Trust 2007-AB1 angela.pattison@powerskirn.com, ecf@powerskirn.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
BCAPB LLC Trust 2007-AB1 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Moshe Rothenberg on behalf of Debtor Edwin F Abreu mosherothenbergbkesq@gmail.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com

TOTAL: 5